

United States Bankruptcy Court

District of Utah
Case No. 12-29857
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Travis Dwight Andrus
555 E. 700 S.
Saint George, UT 84770

Social Security No.:
xxx-xx-6805

Employer's Tax I.D. No.:

Petition date: 8/1/12

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/15/12

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Utah

In re:
Travis Dwight Andrus
Debtor

Case No. 12-29857-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
Form ID: rab18j

Page 1 of 2
Total Noticed: 24

Date Rcvd: Nov 15, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2012.

db +Travis Dwight Andrus, 555 E. 700 S., Saint George, UT 84770-4019
aty +Armand J. Howell, Matheson Mortensen Olsen & Jeppson, 648 East 1st South,
Salt Lake City, UT 84102-1589
aty +Bryan Adamson, The Justice Firm Legal, L.L.C., 132 West Tabernacle,
St. George, UT 84770-3395
8427705 +BAC Home Loans, 450 American St., Simi Valley, CA 93065-6285
8427706 +Bank of America, P.O. Box 260489, Plano, TX 75026-0489
8532487 +Bank of America, N.A., C/O Matheson & Howell PC, 648 East 100 South,
Salt Lake City, UT 84102-1584
8532486 +Bank of America, N.A., Mail Stop CA6-919-01-23, 400 National Way,
Simi Valley, CA 93065-6414, Attn: Bankruptcy Department
8427707 +Bennett Law, PLLC, 10542 South Jordan Gateway, Ste. 200, South Jordan, UT 84095-3907
8427712 +CSCL Dispute Team, MAC N8235-04M, P.O. Box 14517, Des Moines, IA 50306-3517
8427708 +Capital One, P.O. Box 5253, Carol Stream, IL 60197-5253
8427714 +Direct TV, 417 Bridge St., Danville, VA 24541-1403
8427718 +Matheson & Howell P.C., 648 E. First South, Salt Lake City, UT 84102-1584
8427720 +Valentine & Kebaratas, Inc., P.O. Box 325, Lawrence, MA 01842-0625
8427721 +Verizon Wireless, 391 S. River Rd., Saint George, UT 84790-2118
8427722 +Wells Fargo Financial National Bank, P.O. Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BMFTHOMSON.COM Nov 16 2012 02:48:00 Michael F. Thomson tr, Dorsey & Whitney LLP,
136 South Main Street, Suite 1000, Salt Lake City, UT 84101-1685
ust +E-mail/Text: ustpregion19.sk.ecf@usdoj.gov Nov 16 2012 03:45:02 United States Trustee,
Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402
8427709 +EDI: CHASE.COM Nov 16 2012 02:48:00 Chase, P.O. Box 15123, Wilmington, DE 19850-5123
8427710 +EDI: CHASE.COM Nov 16 2012 02:48:00 Chase Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298
8427711 +EDI: CITICORP.COM Nov 16 2012 02:48:00 Children's Place, P.O. Box 6497,
Sioux Falls, SD 57117-6497
8427715 EDI: DISCOVER.COM Nov 16 2012 02:48:00 Discover, P.O. Box 15316, Wilmington, DE 19850
8427713 +E-mail/Text: electronicbkydocs@nelnet.net Nov 16 2012 09:32:46 Department of Education,
121 S. 13th St., Lincoln, NE 68508-1904
8427716 +EDI: HFC.COM Nov 16 2012 02:48:00 HSBC, P.O. Box 49352, San Jose, CA 95161-9352
8427717 +EDI: HFC.COM Nov 16 2012 02:48:00 HSBC, P.O. Box 5891, Carol Stream, IL 60197-5891
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8427719* +Matheson & Howell, P.C., 648 E. First South, Salt Lake City, UT 84102-1584

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2012

Signature:



District/off: 1088-2

User: admin
Form ID: rab18j

Page 2 of 2
Total Noticed: 24

Date Rcvd: Nov 15, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2012 at the address(es) listed below:

Armand J. Howell on behalf of Creditor Bank of America, N.A. howell@mnojlaw.com

Bryan Adamson on behalf of Debtor Travis Andrus badamson@dixielegal.com,
rcampbell@dixielegal.com

Michael F. Thomson tr thomson.michael@dorsey.com, UT17@ecfcbis.com

United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4